MUNICIPAL HOUSING STATEMENT

VILLAGE OF SHALLOW LAKE

OCTOBER, 1984

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SUMMARY

By resolution dated November 14, 1983, the Corporation of the Village of Shallow Lake requested that the Ministry of Municipal Affairs and Housing prepare a Municipal Housing Statement on its behalf. As part of this study, an Assisted Housing Survey was conducted in the Village of Shallow Lake. The Township of Keppel also agreed to take part in the survey. The Assisted Housing Survey was conducted to review the housing needs of senior citizens and families in the area.

The Village of Shallow Lake is located in Grey County on Highway #70, approximately 12 kilometres northwest of Owen Sound.

The economy of the Village is very dependent on manufacturing, trade and construction. However, it is anticipated that more than ninety percent of the population in the labour force commutes to other centres, particularly Owen Sound, for employment.

The population has remained stable over the last few years. The 1982 assessed population was 399, and it is projected that the 1989 population will also be 399.

Approximately 85.2% of the housing in Shallow Lake is owner-occupied and the majority is single-detached (88.9%). More than half (53.2%) of the existing housing stock was built prior to 1946. The estimated value of a new single-detached home ranges from $45,000 to $48,000.

The average family income for 1983 is approximately $22,370, which is substantially below the Provincial average of $35,750. However, an affordability analysis indicates that new and older homes are within the financial means of the average family at current interest rates (13-14%).

Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 1 to 3 rent-geared-to-income and 5 to 7 market rent senior citizen units, and, 0 to 2 rent-geared-to-income family units, to October 1985. There is no demand for family market rent units.

MUNICIPAL HOUSING STATEMENT

VILLAGE OF SHALLOW LAKE

A. INTRODUCTION

A.1 Objective

The purpose of the Municipal Housing Statement is to compile background information which will assist the Village Council in determining future housing needs of the community.

The statement examines a full range of statistics relating to population, economic base, existing housing stock, land availability, and assisted housing needs. The findings are then projected over a five-year period.

It should be recognized that the projections contained in the Municipal Housing Statement serve only as a statistical guideline and are unable to account for such unpredictable variables as economic fluctuations, and changes in personal tastes and attitudes.

A.2 Background

By formal resolution dated November 14, 1983, the Council of the Village of Shallow Lake requested that the Ministry of Municipal Affairs and Housing prepare a Municipal Housing Statement on its behalf. An Assisted Housing Survey was undertaken as part of the statement to review the housing needs of both senior citizens and families in the Village.

On May 16, 1984, the Township of Keppel agreed to participate in the survey, enabling all area residents to respond to the questionnaire mailout.

Shallow Lake forms part of the Grey County West Official Plan.

A.3 Location

The Village of Shallow Lake is located in the northwestern part of Grey County on Highway #70, approximately 12 kilometers northwest of Owen Sound. The Town of Wiarton is 15 kilometers to the north and the Village of Hepworth is 5 kilometers to the west.

A.4 Facilities and Services

Residents of the Village of Shallow Lake depend on community services provided in Owen Sound and Wiarton.

All elementary and secondary school students are bussed to Owen Sound where they attend several different schools. Georgian College of Applied Arts and Technology provides post-secondary school opportunities for area residents.

One church is located in Shallow Lake. Other churches in Owen Sound, Wiarton and Hepworth service the area. Banking services are not provided in the Village.

Health services are provided by hospitals in both Owen Sound and Wiarton. Doctors, dentists and pharmacies are located in these same municipalities.

Services for senior citizens are provided by a Nursing Home and Old Age Home located in Owen Sound. Other Old Age Homes in Markdale and Durham are also available. The V.O.N. in Owen Sound services the Village residents. The "Shallow Lake Happy Gang" Senior Citizen Club holds regular meetings in the Legion Hall.

The Shallow Lake and Distrct Community Centre provides skating, dancing, kitchen and meeting facilities. Two ball diamonds, a wooded sitting park and the new proposed sitting park provide recreational services.

Bus service is provided on a regular basis to Owen Sound and Wiarton.

It is estimated that 85 percent of the population commutes to other centres for shopping facilities. There are four retail outlets in the Village, which include a dry goods and a hardware store.

B. POPULATION

B.1 Municipal Population

Between 1976 and 1982 the population of the Village of Shallow Lake decreased slightly from 401 to 399 persons, or 0.50 percent. This figure does not reflect a steady annual rate of decrease. In 1978 the population peaked at 419 persons, an increase of 4.75 percent over the previous year. The following year, 1979, the population declined by 22 persons or 5.25 percent to 397 persons. These population fluctuations are shown in Table 1.

TABLE 1

ASSESSED POPULATION BY AGE GROUP
VILLAGE OF SHALLOW LAKE 1976-1982

Year	0 - 19		20 - 59		60+		Total
	#	%	#	%	#	%	
1976	159	39.6	166	41.4	76	18.9	401
1977	151	37.7	170	42.5	79	19.7	400
1978	159	37.9	183	43.7	77	18.4	419
1979	139	35.0	185	46.6	73	18.4	397
1980	150	36.9	193	47.5	63	15.5	406
1981*	-	-	-	-	-	-	-
1982	145	36.3	185	46.4	69	17.3	399
1976-1982 % Change	-8.80%		+11.45%		-9.21%		-.50%

Source: Municipal Assessment Data, 1976-1982.

*NOTE: Figures for 1981 not used since based on a partial survey.

Census statistics demonstrate a larger population and an increase in population during the period 1971 to 1981. As shown in Table 2 , Census population was 418 in 1981 which represents an increase of 33 or 8.57 percent since 1971.

TABLE 2

CENSUS POPULATION
VILLAGE OF SHALLOW LAKE 1971-1981

Year	Population
1971	385
1976	411
1981	418

Source: Statistics Canada, 1971, 1976, 1981 Census.

B.2 Population by Age Group

During the period 1976 to 1982, the 0-19 age group experienced a decline of 14 persons or -8.81 percent. This segment also declined as a percentage of the total population from 39.6 percent in 1976 to 36.3 percent in 1982. The rate of change varied from an increase of 7.9 percent between 1979 and 1980, to a decline of -12.6 percent between 1978 and 1979.

The 20-59 year age group increased from 1976 to 1982 in both absolute and percentage terms. In 1976 there were 166 persons (41.4%) in this age group compared to 185 persons (46.4%) in 1982. The growth rate varied from an increase of 1.8 percent between 1977 and 1978 to a decline of -4.1 percent between 1980 and 1982.

Contrary to trends in most municipalities, since 1976 the population 60 years of age and over decreased in both absolute and percentage terms. In 1976, 76 persons in this age group represented 18.9 percent of the total population. By 1982, 69 persons represented 17.3 percent of the total population. Although Villages such as Shallow Lake act as a service community for the surrounding Townships on retirement, people may move out of the Village to Owen Sound or other communities, perhaps due to lack of suitable accommodation.

Changes in age structure in the Village could impact on the type of housing demanded. Housing more suitable to smaller families and older residents will probably be demanded most and therefore should be supported.

B.3 Population Projections

Table 3 projects the population of Shallow Lake to 1989, by age group, based on the Municipal Assessment data in Table 1. The projections reflect a stable population decreasing only marginally from 402 persons in 1983 to 399 persons by 1989.

TABLE 3

PROJECTED POPULATION BY AGE GROUP
VILLAGE OF SHALLOW LAKE 1983-1989

Year	0-19		20-59		60+		Total
	#	%	#	%	#	%	
1983	141	35.1	197	49.0	64	15.9	402
1984	139	34.6	200	49.9	62	15.5	401
1985	137	34.2	204	50.9	60	14.9	401
1986	134	33.5	208	52.0	58	14.5	400
1987	132	33.0	212	53.0	56	14.0	400
1988	130	32.6	215	53.9	54	13.5	399
1989	128	32.1	219	54.9	52	13.0	399

Source: Ministry of Municipal Affairs and Housing, Linear Regression

It is estimated that the age group 0-19 will continue to decline by approximately 2 persons per year to 128 persons by 1989. The segment of the population 20-59 years of age is projected to slowly increase in both real numbers and proportion of the total population, with 219 persons making up 54.9 percent of the total population by 1989. The 60+ sector is projected to continue to decline, which is contrary to provincial trends. By 1989, 52 persons 60 and over will represent 13.0 percent of the total population.

For comparative purposes, population projections have also been prepared based on Census figures. Table 4 indicates that an average annual rate of increase of 0.74 percent, or approximately 3 persons, will result in a total population of 447 by 1989.

TABLE 4

POPULATION PROJECTIONS BASED ON CENSUS STATISTICS, 1983-1989

Year	Population
1983	428
1984	431
1985	434
1986	438
1987	441
1988	444
1989	447

Source: Ministry of Municipal Affairs and Housing, Linear Regression

The preceding projections are based on trends established during the last eight to thirteen years. For these projections to be considered indicative of future population levels, it must be assumed that the established trends will continue during the next five years.

B.4 Household Formation

Census statistics indicate that the average household size in the Village of Shallow Lake is declining. The number of persons per household was 3.3 in 1971. By 1976 the average had increased to 3.5 but by 1981, there were 3.1 persons per household. Table 5 demonstrates household type and size from 1971 to 1981.

TABLE 5

PRIVATE HOUSEHOLDS BY TYPE AND NUMBER
VILLAGE OF SHALLOW LAKE 1971-1981

Year	Family #	Family %	Non-Family #	Non-Family %	Total	Average per Household
1971	105	87.5	15	12.5	120	3.3
1976	115	88.5	20	15.4	130	3.5
1981	110	81.5	20	14.8	135	3.1

Source: Statistics Canada, 1971, 1976 and 1981 Census.

Note: Totals may not add due to random rounding

B.5 Household Projections

Based on past trends, it is possible to project the number of households that will be created by 1989, as demonstrated in Table 6.

TABLE 6

PROJECTED PRIVATE HOUSEHOLDS BY TYPE AND NUMBER
VILLAGE OF SHALLOW LAKE, 1983-1989

Year	Family #	Family %	Non-Family #	Non-Family %	Total	Average per Household
1983	104	81.6	23	18.4	127	3.16
1984	104	81.0	24	19.0	128	3.14
1985	104	80.4	25	19.6	129	3.12
1986	103	79.8	26	20.2	129	3.10
1987	103	79.2	27	20.8	130	3.08
1988	102	78.6	28	21.4	130	3.06
1989	102	78.0	29	22.0	131	3.04

Source: Ministry of Municipal Affairs and Housing Projection.

It is estimated that by 1989 there will be 131 households composed of 102 family and 29 non-family (one person) households, representing an increase of approximately 1 household per year. This slight increase is a result of the small decrease in persons per household from 3.16 in 1983 to 3.04 by 1989.

The decrease in average household size is partly due to the tendency among families to delay child bearing and to have fewer children than was common in the past. As well, the trend of older children to leave home while still unmarried in order to live independently affects both the size and number of households in a community.

Table 7 illustrates the household composition in the Village of Shallow Lake in 1981. As shown, in 1981, more than 40 percent of all households were one and two person households. This also indicates that future demand could be for smaller size dwelling units.

TABLE 7

TOTAL NUMBER OF PERSONS PER HOUSEHOLD

Number of Persons	Number of Households	Percentage of Households
1	20	14.8
2	35	25.9
3	15	11.1
4-5	50	37.0
6-9	10	7.4
10+	-	-
Total	135	100.0

Note: Totals may not add due to random rounding.

Source: Statistics Canada, 1981 Census

C. ECONOMIC BASE

C.1 Employment

Manufacturing (39.4%), Trade (21.2%), and Construction (15.1%) together represent three-quarters of the employment in the Village of Shallow Lake. Table 8 summarizes the 1971 and 1981 Census statistics for employment by industry.

TABLE 8

LABOUR FORCE BY INDUSTRY
VILLAGE OF SHALLOW LAKE - 1971, 1981

Industry Type	1971 No.	1971 %	1981 No.	1981 %
Primary Industry	15	14.3	10	6.1
Manufacturing	40	38.1	65	39.4
Construction	5	4.8	25	15.1
Transportation (Communications)	5	4.8	10	6.1
Trade (Wholesale & Retail)	20	19.0	35	21.2
Finance, Insurance, Real Estate	0		5	3.0
Business & Personal Services	10	9.5	15	9.1
Public Administration & Defence		-		-
Other	10	9.5	0	-
TOTAL	105	100.0	165	100.0

Source: Statistics Canada, 1971, 1981 Census

The two major employers in Shallow Lake are the Lakeside Fur Ranch which is a mink farming operation, and Ralph Noble and Sons which manufactures truck bodies.

Table 9 represents the labour force activity by sex, based on information from the 1976 and 1981 Census.

TABLE 9

LABOUR FORCE ACTIVITY BY SEX - 1976, 1981
VILLAGE OF SHALLOW LAKE

	1976			1981		
	Male	Female	Total	Male	Female	Total
Population 15 years of age and over	140	155	295	135	125	260
In Labour Force	90	35	130	115	55	170
Employed	85	40	130	95	50	145
Unemployed				20	5	25
Not in Labour Force	50	115	170	20	70	90
Participation Rate	64.3%	22.6%	44.1%	85.2%	44.0%	65.4%
Unemployment Rate	0	0	0	17.4%	9.1%	14.7%

Note: Totals may not add due to random rounding.

Source: Statistics Canada - 1976, 1981 Census

The participation rate is the proportion of the total population aged 15 years and over which is active in the labour market. This includes both employed and unemployed persons. In both Census years, the participation rate for men was much higher than that for women. Over the ten year period, the rate increased 20.9% for men and 21.4% for women. By 1981, 85.1% of the male and 44.0% of the female population 15 years of age and over were active in the labour force.

The unemployment rate is expressed as a proportion of the participation rate. Rates for both men and women were zero in 1976. By 1981, 17.4% of the male and 9.1% of the female population 15 years of age and over in the labour market, were unemployed.

There are very few employment opportunities within the Village. Although no exact figures are available, it is estimated that over ninety percent of the population in the labour force commutes to other centres, particularly Owen Sound, for full-time employment.

C.2 Income

The most recent average family income statistics for the Village of Shallow Lake are for 1980 from the 1981 Census. In 1980, the average family income in Shallow Lake was $17,987. This was approximately 55.7 percent below the Provincial average family income of $28,002 for the same year.

In estimating current year incomes for specific municipalities, it can generally be assumed that the incomes of families within the specific municipalities have kept pace with increases elsewhere in the Province. Based on this assumption, the average family income for the Village of Shallow Lake in 1983 is estimated to be $22,970. This figure is considerably below the provincial estimate of $35,750.

TABLE 10

AVERAGE FAMILY INCOME PROJECTED FROM 1980-1983
VILLAGE OF SHALLOW LAKE

Average Ontario Family Income (1983) (estimated)	$35,750	= 1.277
Average Ontario Family Income (1980)	$28,002	
Average Shallow Lake Family Income (1980)	$17,987	
Average Shallow Lake Family Income (1983) (estimated)	$17,987 x 1.277 = $22,970	

Sources: Statistics Canada, 1981 Census
Ministry of Municipal Affairs and Housing Estimate.

Table 11 provides information on the distribution of private household income from the 1981 Census. These figures include both family and non-family (single person) households.

TABLE 11

DISTRIBUTION OF PRIVATE HOUSEHOLD INCOME - 1980
VILLAGE OF SHALLOW LAKE

$	No.	%
Less than 5,000	10	7.7
5,000 - 9,999	35	26.9
10,000 - 14,999	15	11.5
15,000 - 19,999	15	11.5
20,000 - 24,999	25	19.2
25,000 - 29,999	10	7.7
30,000 - 39,999	15	11.5
40,000 plus		
	130	100.0

Average Household Income = $16,465

Source: Statistics Canada, 1981 Census

Note: Totals may not add due to random rounding.

Based on this income distribution, it is apparent that some households may be experiencing financial hardship.

D. LAND ACTIVITY

D.1 Planning Policies

The Village of Shallow Lake forms part of the Grey County West Official Plan. This plan which covers five villages, two towns and eleven townships, was partially approved in December, 1981. A second section received approval in May of 1984 and a third section is still outstanding.

The North Grey Secondary Plan covers the Georgian Bay shoreline and other areas as well as Shallow Lake. Ministerial approval is currently pending on this plan.

A restricted area (holding) by-law was prepared in 1979, but was not approved by the Ontario Municipal Board. Therefore, in effect there are no zoning by-laws in the Village.

D.2 Development

At the present time, one residential subdivision application is on file with the Ministry of Municipal Affairs and Housing. This development received final approval on November 5, 1982, and will consist of 13 single family detached units.

It should be noted that a small parcel of land on Princess Street (Lot 7 and Concession 8) will probably be annexed to the Village in January 1985.

D.3 Water and Sewage Services

There is no municipal water system in Shallow Lake. Water is supplied by private individual wells. At this time there are no water supply problems in the Village.

Sewerage service is provided by individual septic tanks.

E. HOUSING

E.1 Housing Stock and Condition

Based on Statistics Canada and Municipal records, it is estimated that there are currently 141 housing units in Shallow Lake. Of this number, approximately 53.2% were built prior to 1946. Since these units are over thirty-five years old, it can be reasonably assumed that a number may be in need of some form of rehabilitation. Since 1971, approximately 15% of the housing stock has been built. Between 1971 and 1981, 15 new units were added. In the past three years, only 6 additional units have been built.

TABLE 12

NUMBER OF DWELLING UNITS BY PERIOD OF CONSTRUCTION AND BY TYPE VILLAGE OF SHALLOW LAKE

Period of Construction	Single Detached	Single Attached	Apts. & Duplexes	Mobile	Total No.	Total %
Before 1946	70	5	5	-	75	53.2
1946 - 1960	20	-	-	-	25	17.7
1961 - 1970	20	-	-	-	15	10.6
1971 - 1981*	15	-	-	-	15	10.6
1981 - 1984**	6	-	-	-	6	4.3
TOTAL	131	5	5	-	141	100.0

* To May 31, 1981

** To August 31, 1984

Note: Totals may not add due to random rounding.

Source: Statistics Canada - 1971, 1981 Census and Municipal Records

E.2 Dwelling Units by Type and Tenure

In 1976, 80.8 % of the housing stock in Shallow Lake was comprised of single-detached homes. This was substantially higher than the Provincial average of 56.7% for the same year. By 1981, the Village's proportion of single-detached homes had increased 8.1% to 88.9% while the Province's had increased only slightly to 57.0%.

Single attached, apartment and duplex units each represented 3.7% of the total stock by 1981, which was considerably below the Provincial averages for this same year.

TABLE 13

DWELLING UNITS BY TYPE AND TENURE - 1976, 1981
VILLAGE OF SHALLOW LAKE

TYPE	1976			1981		
	Shallow Lake		Ontario	Shallow Lake		Ontario
	#	%	%	#	%	%
Single Detached	105	80.8	56.7	120	88.9	57.0
Single Attached	5	3.8	11.3	5	3.7	12.9
Apt.	5	3.8)	31.1	5	3.7)	29.3
Duplexes	10	7.7)		5	3.7)	
Mobile Homes	-	-	.9	-	-	.8
TOTAL	130	100.0	100.0	135	100.0	100.0
TENURE						
Own	115	88.5	63.6	115	85.2	63.3
Rent	10	7.7	36.4	15	11.1	36.7
TOTAL	130	100.0	100.0	135	100.0	100.0

Note: Totals may not add due to random rounding.

Source: Statistics Canada - 1976, 1981 Census.

The proportion of owner occupied dwellings was significantly higher than the Provincial averages in both 1976 and 1981. By 1981, 85.2% of housing units in Shallow Lake were owner occupied compared to 63.3% for Ontario.

E.3 Housing Market and Affordability

The market value of a new single-detached home in Shallow Lake is estimated to be between $45,000 and $48,000. An older home in good condition would have a market value between $28,000 and $30,000.

Based on a 1983 average family income of $22,970 in the Village of Shallow Lake, Table 14 displays the cost of a house which would be affordable to the average Shallow Lake family at various interest rates. In making these calculations, it is assumed that shelter costs should not exceed 30% of gross income. A 10% down payment is provided, and average yearly taxes amount to approximately $800 for new homes and $450 for older homes.

TABLE 14

AFFORDABILITY ANALYSIS

Interest Rate (%)	House Price	
	New	Older
10%	$63,050	$66,674
11%	$58,593	$61,960
12%	$54,654	$57,795
13%	$51,159	$54,099
14%	$48,044	$50,805
15%	$45,258	$47,859
16%	$42,756	$45,213
17%	$40,500	$42,828
18%	$38,460	$40,671
19%	$36,609	$38,713
20%	$34,922	$36,929

The Table shows that at interest rates up to 15%, a new home would be affordable to the average Shallow Lake family. Older, resale homes would be affordable at interest rates as high as 20%. Therefore, at current interest rates of 13-14%, both new and resale homes are within the financial means of the average Shallow Lake family.

As previously indicated, rental accommodation comprised less than 15 percent of the housing stock in 1981. The majority of rental accommodation is in single homes.

An average rent for a 3-bedroom unit would range from $370-$390 per month. Utilizing the assumption that not more than 25% of family income should be spent on rent, the average family in Shallow Lake could afford a monthly rent of $478. Therefore, there does not appear to be an affordability problem for rental accommodation in Shallow Lake.

It should be noted, however, that based on the 1981 Census data, the average income for one-person households was $8,788, or 38% that of families. With average rents in the $250-$300 range for a one-bedroom apartment, many single persons, particularly the elderly, may experience an affordability problem.

Statistics Canada also provides an indication of housing affordability in the Village. In 1981, the average gross rent of all tenants in the Village was $245 per month and the average major payments for owners were $316 per month. Compared with total household income, 10 tenants and 35 home-owners were required to spend more than 25% of their gross monthly income for shelter. Approximately 33% of all private households are considered to experience some financial difficulty in meeting their shelter costs.

E.4 Rehabilitation

Generally, the housing stock in Shallow Lake appears to be in fair to good condition. As already stated, approximately 53% of the existing housing is over thirty-five years old and may be in need of rehabilitation.

Statistics Canada figures indicate that in 1981, 45 dwellings or 33% required minor repairs while no dwellings required major repairs.

Based on these 1981 Census figures, Canada Mortgage and Housing Corporation felt a moderately high need for the Rural Residential Rehabilitation Assistance Program (RRAP) was apparent. Therefore in 1983, 15 units received $59,206 of assistance for upgrading. In 1984, from January to September, an additional 8 units were funded in the amount of $39,447. The bulk of RRAP activity will be completed by the end of 1984.

The municipality has also participated in the Ontario Home Renewal Program. In 1982, $40,000 was forwarded to the Village from the Ministry of Municipal Affairs and Housing. Of this amount, $24,043 had been provided to renovate 4 dwelling units by March 31, 1983.

In 1983/84, Shallow Lake received an allocation of $75,000 under the Ontario Neighbourhood Improvement Program (ONIP). These funds are to be expended over a four-year period, to the end of 1986. Scheduled work includes sidewalks, street landscaping, park and playground development, a senior citizen's shuffleboard court, tennis courts, and maintenance repairs on the community arena. To date, $10,505 in provincial funds have been claimed by the municipality.

E.5 Housing Targets

Based on population projections and projected average household size, it is expected that an additional 4 households will be formed by 1989. Household formation will result, not from an increase in population, but from a separation of existing households. Based on available lots, this growth will likely be met by the construction of 4 new single detached homes in the subdivision development.

F. ASSISTED HOUSING SURVEY

F.1 Background

The Ministry of Municipal Affairs and Housing conducted an Assisted Housing Survey in the Village of Shallow Lake. The Township of Keppel also agreed to take part in the survey, since many of its residents relate to the Village for shopping and services.

The purpose of the survey was to assess the need and demand for senior citizen and family housing at both rent-geared-to-income and low end of market rent levels. Based on the findings of this survey, the Village will consider the possible alternatives of providing the needed housing through one of the available assisted housing programs.

F.2 Methodology

a) Questionnaire Survey

To assess the need for assisted housing, questionnaire forms were provided to the Clerk for mailing to all senior citizen households (households with at least one person 57 years of age or over) and to all tenant families.

While there are separate questionnaires for seniors and families, the information asked is similar: present shelter costs, quality of accommodation, health, income, assets (for senior citizens), number of children (for families), interest in assisted housing and

other related factors. Separate covering letters accompanied the senior and family questionnaires giving an estimate of market rents for one and two-bedroom senior citizen units ($320 and $340 respectively) and for two, three and four-bedroom family units ($360, $380 and $400 respectively). Questionnaires were returned and analyzed to determine the need and demand for both rent-geared-to-income and market rental accommodation.

The questionnaire mailout took place on September 5, 1984, and was supported by advertisements placed in the Wiarton Echo and Owen Sound Sun Times. On September 18, 1984, a public meeting was held in Shallow Lake to discuss the survey with area senior citizens and tenant families. All respondents were asked to return the questionnaire by September 25, 1984.

When analyzing the returned questionnaires, it is assumed that the proportion of need reflected by the questionnaires returned, expressed as a percentage of the current population, will remain the same when projected over the future population. The basic analysis can be presented in the following formula:

PERCENT OF CURRENT POPULATION NEED x PROJECTED POPULATION = NEED

b) Waiting List Analysis

There was no waiting list with the Grey County and Owen Sound Housing Authority to be reviewed and analyzed.

F.3 Estimated Subsidy Costs

Tables 15 and 16 illustrate the estimated operating costs of a new senior citizen and family non-profit project constructed in 1985. The rent-geared-to-income rent revenue is estimated based on average revenues in existing O.H.C. projects. Market rent estimates are based on an appraisal of private market rents in the Village of Shallow Lake. Revenue from rent-geared-to-income units will fluctuate based on tenant mix, and, market rent levels will be adjusted with changes in the private market.

Under the Municipal Non-Profit Housing Program, the shortfall between operating costs and rent revenue is apportioned as a subsidy between the Federal and Provincial Governments. The Federal Government first provides a subsidy which effectively reduces the mortgage interest rate from current levels to 2 per cent. The Provincial Government then provides additional subsidies as required up to an amount equal to the Federal subsidy. Additional subsidy requirements are met by the Provincial and Federal Governments on a 50:50 basis. Development under other socially assisted housing may have differing cost-sharing formulas.

TABLE 15

PROJECTED SUBSIDY FOR SENIOR CITIZEN UNITS BUILT IN 1985

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	$835.00
Estimated Low End of Market Rent**	330.00
Monthly Subsidy Requirement	$505.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	$835.00
Estimated Rent Revenue***	160.00
Monthly Subsidy Requirement	$675.00

Sources:

* Ministry of Municipal Affairs and Housing, Appraisal Branch. Operating costs are based on estimated new construction costs at 13.5% interest rate.

** Low End of Market Rent for 1 and 2 bedroom units. Average market rent estimated for 1 and 2 bedroom units for the Village of Shallow Lake, Ministry of Municipal Affairs and Housing, Appraisal Branch.

*** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Central Region.

TABLE 16

PROJECTED SUBSIDY FOR FAMILY UNITS BUILT IN 1985

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	$1,142.00
Estimated Low End of Market Rent**	370.00
Monthly Subsidy Requirement	$ 772.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	$1,142.00
Estimated Rent Revenue***	187.50
Monthly Subsidy Requirement	$ 954.50

Sources:

* Ministry of Municipal Affairs and Housing, Appraisal Branch. Operating costs are based on estimated new construction costs at 13.5% interest rate.

** Low End of Market Rent for 2 and 3 bedroom units. Average market rent estimated for 2 and 3 bedroom units for the Village of Shallow Lake, Ministry of Municipal Affairs and Housing, Appraisal Branch.

*** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Central Region.

F.4 Senior Citizen Analysis

a) Area Senior Citizen Housing

There are no Ontario Housing Corporation units or non-profit units for senior citizens in Shallow Lake. Table 17 summarizes the 540 units within a 30 kilometer radius of Shallow Lake.

TABLE 17

AREA SENIOR CITIZEN HOUSING

MUNICIPALITY	DISTANCE KMS.	NO. OF UNITS	STATUS	WAITING LIST AUG. 31/84
Owen Sound	12	353 6	OHC) RS)	27
		40	Municipal Ltd. Div.	N/A
Wiarton	15	30	OHC	8
		31	Bruce County MNP (Dvmt)	N/A
Tara	16	18	Bruce County MNP	N/A
Southampton	22	40	OHC	5
Chatsworth	27	22	OHC	1

Source: Ontario Housing Corporation, Field Operations

b) Questionnaire Survey Analysis

Approximately 338 questionnaires were mailed out to senior citizen households in the Village of Shallow Lake and the Township of Keppel. Of this number, 105 were returned for a response rate of 31.1%. Table 18 summarizes the degree of interest in non-profit housing by type of unit and timing.

TABLE 18

LEVEL OF INTEREST BY UNIT PREFERENCE
SENIOR CITIZENS

Degree of Interest	RGI	Market	Total No.	Total %
Total No. of Respondents			105	100.0
Less				
Not Interested			48	45.7
Future Interest	7	25	32	30.5
Interest in 3-5 Years	1	6	7	6.7
Interest Immediately or within 2 years	5	13	18	17.1

Since the development of a new housing project normally takes between 18 and 24 months, only those respondents who indicated an interest within 2 years are included in the analysis to determine the extent of need for housing in the area. The need of individual respondents for rent-geared-to-income housing is evaluated using the Ministry's own point rating system.

Of the 18 respondents who expressed an interest within the 2 year time period, 13 indicated they expect to pay market rents. Three of the remaining 5 who had indicated a probable need for assistance were found to be in serious need. Of the other 2 respondents who were found not to be in serious need, neither was willing to consider a market rent unit. Table 19 summarizes the overall need for rent-geared-to-income housing.

TABLE 19

RENT-GEARED-TO-INCOME ANALYSIS
SENIOR CITIZENS

Total Interest Immediately or in 2 years (1 tenant, 4 homeowners)		5
(a)	Serious Need (1 tenant, 2 homeowners)	3
(b)	Some, but not serious need	2
(c)	From (b) those willing to accept market rent unit	0

At this point in the analysis, there is a need for 3 rent-geared-to-income and 13 market rent units.

As it has been the experience of the Ministry of Municipal Affairs and Housing that there is a lower propensity to move among homeowners, a discounting factor of 75% has been applied to this group. Table 20 presents the need following discounting.

TABLE 20

ADJUSTED SENIOR CITIZEN DEMAND

	RENT-GEARED-TO-INCOME		MARKET RENT	
	Owners	Tenants	Owners	Tenants
# of Respondents Expressing Interest and Need	2	1	10	3
Less: Homeowner Factor (75%)	1	N/A	7	N/A
Remainder	1	1	3	3
Total	2		6	

Based on the figures shown in Table 20, there is a need for 2 rent-geared-to-income and 6 market rent units.

Table 21 projects the need for rent-geared-to-income and market rent accommodation for the next twelve months. The incidence of need among the present senior citizen households is applied to the projected number of senior citizen households.

TABLE 21

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME AND MARKET RENT SENIOR CITIZEN ACCOMMODATION

	SERIOUS RGI	MARKET RENT
PRESENT NEED		
Total No. of respondents = 105		
Respondents considered to be in serious need (0.4% of 464 senior citizen households)	2	
Respondents interested in market rent units (1.3% of 464 senior citizen households)		6
PROJECTED DEMAND		
Estimated 471 senior citizen households by 1985		
Additional households considered to be in serious need	0	
Additional households considered to be interested in market rent		0
TOTAL DEMAND TO OCTOBER 1985	2	6

When projected over a 12-month period, there is no additional demand for rent-geared-to-income or market rent senior citizen units.

F.5 Family Analysis

a) Area Family Housing

There are no Ontario Housing Corporation units or non-profit units for families in Shallow Lake. Within a 30 kilometer radius the only family units are located in Owen Sound where there are 148 O.H.C. and 10 Rent Supplement units available to area families. As of August 31, 1984, there were 120 applications on the waiting list.

b) Questionnaire Survey Analysis

Approximately 82 questionnaires were mailed to family tenant households in the Village of Shallow Lake and the Township of Keppel. Of this number, 13 were returned for a response rate of 15.9%. Table 22 summarizes the degree of interest in non-profit housing by type of unit and timing.

TABLE 22

LEVEL OF INTEREST BY UNIT PREFERENCE FAMILIES

Degree of Interest	RGI	Market	Total No.	Total %
Total No. of Respondents			13	100.0
Less				
Not Interested			12	92.3
Future Interest	0	0	0	0.0
Interest in 3-5 Years	0	0	0	0.0
Interest Immediately or within 2 years	1	0	1	7.7

As previously noted, only those respondents interested within a two year time period are considered in this analysis. The respondent who requested rent-geared-to-income accommodation within the two year time frame was point-rated to determine the need for rental assistance. This respondent was found to be in serious need.

TABLE 23

RENT-GEARED-TO-INCOME ANALYSIS
FAMILIES

Total Interest Immediately or in 2 years (1 tenant)		1
(a)	Serious Need (1 tenant)	1
(b)	Some, but not serious need	0
(c)	From (b) those willing to accept market rent unit	0

At this point in the analysis, there is a need for 1 rent-geared-to-income and 0 market rent units.

All respondents to the family questionnaire were tenants, therefore no discounting for homeownership was required. Therefore, the present need for non-profit family housing is for 1 rent-geared-to-income and 0 market rent units. Table 24 examines whether the need for non-profit housing can be expected to grow in the next twelve months due to projected increases in the number of family households.

TABLE 24

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME AND MARKET RENT FAMILY ACCOMMODATION

	SERIOUS RGI	MARKET RENT
PRESENT NEED		
Total No. of respondents = 13		
Respondents considered to be in serious need (0.2% of 631 family households)	1	
Respondents interested in market rent units (0.0% of 631 family households)		0
PROJECTED DEMAND		
Estimated 648 Family households by 1985		
Additional households considered to be in serious need by 1985	0	
Additional households considered to be interested in market rent by 1985		0
TOTAL DEMAND TO OCTOBER, 1985	1	0

When projected over a 12-month period, there is no additional demand for assisted family housing.

F.6 Total Need and Demand for Assisted Housing

Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 1 to 3 rent-geared-to-income and 5 to 7 market rent senior citizen units, and 0 to 2 rent-geared-to-income family units, to October, 1985. There is no demand for family market rent units.

G. CONCLUSIONS

G.1 Identification of Issues

In order that both present and future housing needs of the Village of Shallow Lake are met, specific consideration should be given to the following areas of concern:

a) Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 1 to 3 rent-geared-to-income and 5 to 7 market rent senior citizen units, and 0 to 2 rent-geared-to-income family units, to October 1985. There is no demand for family market rent units.

b) In recent years, the senior citizen population has decreased, which is contrary to provincial trends. This decline may be a result of senior citizens leaving the Village following the sale of their homes, due to the lack of suitable rental accommodation.

c) Over half (53.2%) of the current housing stock in the Village of Shallow Lake was built prior to 1946. It may therefore be necessary to initiate additional rehabilitation efforts in order to keep older, more moderately priced housing on the market and in good condition.

d) At current mortgage interest rates of approximately 13-14%, an average family income of $22,970 per annum is sufficient to purchase a house in the $48-51,000 price range. Therefore, at current mortgage interest rates, a new home is within the financial means of the average family.

e) Based on population and household projections, there could be an additional demand for 4 residential units to 1989. There is an adequate number of lots in the existing plan of subdivision to meet the demand to 1989.

f) Many issues identified in this statement are based on projected population trends. Since many factors in the community impact on population trends, and therefore the future demand for housing, it is important to examine and monitor the changing housing market each year. This can be achieved by comparing population and household changes with the projections given in this report. In addition, the number of dwelling starts, demolitions and conversions should be monitored and compared with the best available population and household data.

G.2 Recommendations

It is recommended that the Village:

a) Consider the provision of Socially Assisted Housing under one of the existing Federal or Provincial housing programs in order to satisfy the need and demand for senior citizen and family units identified in the Assisted Housing Survey.

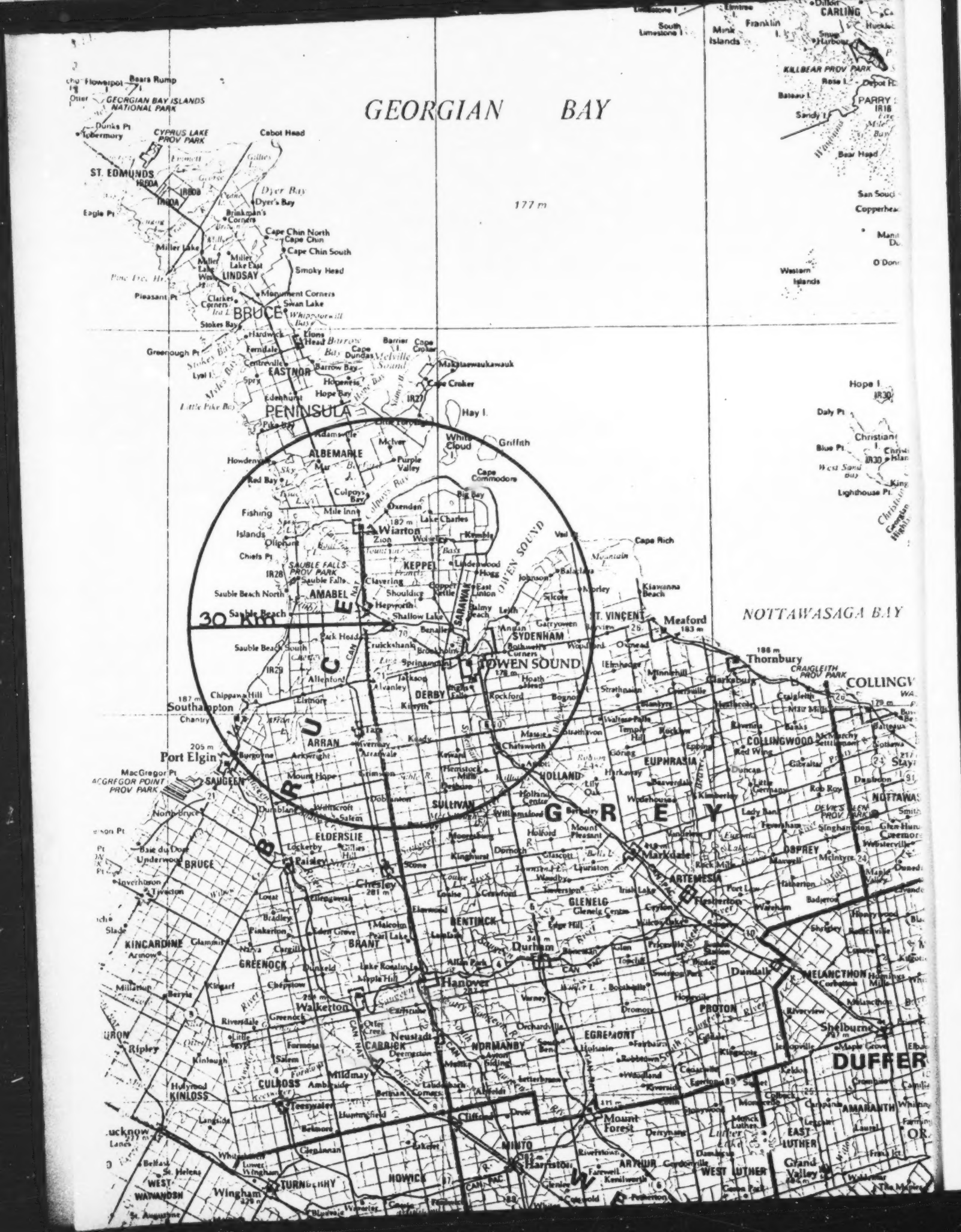
b) Encourage the development of a diversified housing stock, taking into account the needs of senior citizens and low-income families. Consideration should be given to the conversion of larger single family dwellings or vacant properties into multiple-family dwellings, as a method of expanding the rental accommodation in the Village and utilizing out-dated properties. Any conversion proposed should be required to maintain minimum property standards in order to preserve the quality of the housing stock.

c) Continue to encourage rehabilitation of the existing housing stock through the utilization of existing Federal and/or Provincial rehabilitation programs and private funds.

d) Encourage area builders to provide moderate cost housing through innovative planning with emphasis given to insulation and energy conservation.

e) Encourage area builders to provide accommodation more suitable to smaller households, and an aging population, with an emphasis on the development of rental units.

f) Closely monitor the housing market in an attempt to plan sufficient and adequate housing and related services to meet the needs of the projected population.


GEORGIAN BAY
NOTTAWASAGA BAY
177 m
30 Km
BRUCE
GREY
GEORGIAN BAY ISLANDS NATIONAL PARK
CYPRUS LAKE PROV PARK
KILBEAR PROV PARK
SAUBLE FALLS PROV PARK
CRAIGLEITH PROV PARK
MACGREGOR POINT PROV PARK
OWEN SOUND
PENINSULA
ST. EDMUNDS
LINDSAY
EASTNOR
ALBEMARLE
KEPPEL
AMABEL
SARAWAK
SYDENHAM
ST. VINCENT
Meaford
Thornbury
COLLINGWOOD
EUPHRASIA
HOLLAND
SULLIVAN
DERBY
ARRAN
ELDERSLIE
BRANT
GREENOCK
KINCARDINE
CULROSS
KINLOSS
CARRICK
NORMANBY
EGREMONT
PROTON
GLENELG
ARTEMESIA
OSPREY
MELANCTHON
DUFFERIN
Port Elgin
Southampton
Wiarton
Durham
Hanover
Walkerton
Chesley
Markdale
Shelburne
Mount Forest
Harriston
Wingham
Lucknow
Ripley
Paisley
Tara
Thornbury
Collingwood
Meaford
Owen Sound
Hope I.
Christian I.
Hay I.
Cape Croker
Cape Rich
Lighthouse Pt.
Bear Head
Parry Island
Western Islands
Franklin I.
Smith Harbour
Depot Rd
Dyer Bay
Dyer's Bay
Cape Chin North
Cape Chin South
Smoky Head
Monument Corners
Swan Lake
Lions Head
Hardwick
Ferndale
Centreville
Barrow Bay
Hopeness
Hope Bay
Pike Bay
Adamsville
McIver
Purple Valley
White Cloud I.
Griffith
Cape Commodore
Big Bay
Culpons Bay
Dunedin
Lake Charles
Mile Inn
Fishing Islands
Oliphant
Chiefs Pt
Sauble Falls
Sauble Beach North
Sauble Beach
Sauble Beach South
Clavering
Shouldice
Hepworth
Shallow Lake
Park Head
Cruickshank
Benallen
Brookholm
Bothwell's Corners
Allenford
Chippawa Hill
Elsinore
Chantry
Jaffa
Kinloss
Alvanley
Rockford
Bognor
Strathavon
Clarksburg
Craigleith
Heathcote
Minnehill
Banks
Riverside
Lady Bar
Feversham
Singhampton
Glen Huron
Creemore
Webbwood
Maple Valley
Duncan
Gibraltar
Red Wing
Rob Roy
Dunedin
Nottawa
Stayner
Wasaga Beach
Wyevale
Midhurst
Coldwater
Orillia
Barrie
Cape Croker
Hope Bay
Little Pike Bay
Stokes Bay
Lyal I.
Greenough Pt
Pleasant Pt
Eagle Pt
Dunks Pt
Tobermory
Cabot Head
Flowerpot
Bears Rump
Otter
Miller Lake
Miller Lake East
Miller Lake West
Clarkes Corners
Brinkman's Corners
Gillies I.
Barrow I.
Melville Sound
Whippoorwill Bay
Lyal I.
Spry
Edenhurst
Howdenvale
Red Bay
Mar
Purple Valley
Cape Commodore
Big Bay
Culpons Bay
Dunedin
Lake Charles
Mile Inn
Fishing Islands
Oliphant
Chiefs Pt
Sauble Falls
Sauble Beach North
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Sauble Beach South
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